

## REMARKS

Claims 1-27 currently stand rejected under Section 103 over Lent. Applicants note that this case has been pending for over nine years. This is the eighth rejection that the Office has issued in the current case. Two of the previous rejections included the Lent reference – both of those rejections were later withdrawn as being without merit.

Despite the detailed prosecution that has taken place to date, the entirety of the current rejection is a single paragraph, which the Office deems provides the basis for rejection all 27 pending claims:

Lent discloses a credit management system, e.g. Figs. 1-14 and related text, comprising a credit application, e.g. 208, at least one credit approval criterion, e.g. credit bureaus report, Farr risk score, a first web server, e.g. 1406, an applicant's computer, e.g. 1402, another web server, e.g. 110, each communicatively coupled to form a network. Official notice is taken that applicant's representing buyers has been common knowledge in the electronic commerce art, as has been using e-mail to communicate. To have provided such for Lent would have been obvious to one of ordinary skill in the art.

Nov. 27, 2009 Office Action at 2. While Applicants believe that the Office's rejection is baseless, there is no disputing that the Applicants are entitled to more detail at this stage of the proceedings.

Notwithstanding the brevity of the Office's rejection, the Office's arguments do not support a finding of unpatentability for numerous reasons. First, and most importantly, the rejection does not address each of the limitations of independent claim 1. At no point does the Office provide any evidence that the Lent reference discloses, "the buyer's computer responding to input upon completion of the credit application causing the credit application to be automatically analyzed based on the

at least one credit approval criterion, one of the first web server or a second web server automatically communicating in real time an approval of the credit application to the buyer's computer if the credit application meets the at least one credit approval criterion," as claimed in claim 1. Thus, the current rejection is improper for this reason alone.

Instead of addressing the claim limitations at issue, the Office Action notes that the elements allegedly disclosed in Lent are "communicatively couple to form a network" – a point that is not even included claims. Accordingly, this argument is inapposite. Nor does the Office Action address any of the other independent or dependent claims. Accordingly, the current rejection is improper for these reasons as well.

## **CONCLUSION**

Based on at least the foregoing, the Applicants believe that claims 1-27 are in condition for allowance.

Applicants appreciate the Office's thorough examination of this case. Given the state of the prosecution, however, if the Examiner disagrees or has any question regarding this submission, the Applicants request that the Examiner set-up a telephone interview with the undersigned at (312) 775-8000 prior to issuing any further action.

A Notice of Allowance is courteously solicited.

Respectfully submitted,

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